

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Adrian Maurice Carter
Brittane Nichelle Carter
Debtors

Case No. 15-01997-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 56

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db/jdb Adrian Maurice Carter, Brittane Nichelle Carter, 815 Wyndham Place,
Arlington, TX 76017-6464
cr +Nissan Motor Acceptance Corporation, P.O. Box 660366, Dallas, TX 75266-0366,
UNITED STATES 75266-0366
4643845 +AES/PAST CU, PO BOX 2461, HARRISBURG, PA 17105-2461
4643846 +ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
4643847 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4643851 +CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, STE 3000, SOUTHFIELD, MI 48034-8331
4643853 +EFS FINANCE, 1695 LARKIN AVE, ELGIN, IL 60123-5944
4643854 +HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200,
OKLAHOMA CITY, OK 73102-2811
4643858 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
(address filed with court: MET ED, PO BOX 16001, READING PA 19612)
4644554 NISSAN MOTOR ACCEPTANCE, POB 660366, DALLAS, TX 75266-0366
4643859 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: NISSAN MOTOR ACCEPT CORP, 8900 FREEPORT PARKWAY,
IRVING, TX 75063-6622)
4643860 +NTB/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4663739 +Office of UC Benefits Policy, Department of Labor and Industry, Office of Chief Counsel,
Unemployment Compensation Division, 651 Boas Street, 10th Floor, Harrisburg, PA 17121-0751
4653361 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4643863 +PROFESSIONAL ACCOUNT MGMT, 633 W WISCONSIN AVE STE 1600, MILWAUKEE, WI 53203-1920
4711313 +RONALD M McCRAE JR, 1211 HOLBROOK TERRACE NORTHEAST APT 4, WASHINGTON, DC 20002-2733
4643866 SEARS/CBNA, PO BOX 6286, SIOUX FALLS, SD 57117-6286
4643872 +THE HOME DEPOT CREDIT SERVICES, PO BOX 790328, SAINT LOUIS, MO 63179-0328
4643873 +TRIDENT ASST, PO BOX 888424, ATLANTA, GA 30356-0424
4650694 +U.S. Department of Housing and Urban Development, U.S. Department of Housing and Urban Dev,
451 7th Street S.W., Washington, DC 20410-0002
4643874 +UNEMPLOYMENT COMP OVERPAYMENT MATTERS, DEPT OF LABOR AND INDUSTRY, OFFICE OF CHIEF COUNSEL,
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4643875 +UNEMPLOYMENT COMP TAX MATTERS, HARRISBURG CASES - OFF OF CHIEF COUNSEL,
DEPT OF LABOR & INDUSTRY, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4697939 +Wells Fargo Bank, N.A., P.O. Box 45038 MAC Z3057012, Jacksonville, FL 32232-5038
4643879 +YORK CR BUREAU, 33 S DUKE STREET, YORK, PA 17401-1401
4643880 +YORKSHIRE REALTY, 3400 EASTERN BLVD, YORK, PA 17402-3138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4646776 EDI: AIS.COM Feb 15 2020 00:28:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4659337 +EDI: ATLASACQU.COM Feb 15 2020 00:28:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
4643848 EDI: CAPITALONE.COM Feb 15 2020 00:28:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p,
PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4643849 +E-mail/Text: dehartstaff@pamd13trustee.com Feb 14 2020 19:29:41 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4643850 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 14 2020 19:29:30 COMM OF PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4685646 EDI: CRFRSTNA.COM Feb 15 2020 00:28:00 CREDIT FIRST N.A., BK13, PO BOX 818011,
CLEVELAND, OH 44181-8011
4643852 EDI: CRFRSTNA.COM Feb 15 2020 00:28:00 CREDIT FIRST NATL ASSOC, PO BOX 81344,
CLEVELAND, OH 44188-0344
4865443 EDI: ECMC.COM Feb 15 2020 00:28:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4865444 EDI: ECMC.COM Feb 15 2020 00:28:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC,
PO BOX 16408, ST. PAUL, MN 55116-0408
4643855 EDI: IRS.COM Feb 15 2020 00:28:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4643856 EDI: JEFFERSONCAP.COM Feb 15 2020 00:28:00 JEFFCAPSYS, 16 MCLELAND RD,
SAINT CLOUD, MN 56303
4643856 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 14 2020 19:29:37 JEFFCAPSYS, 16 MCLELAND RD,
SAINT CLOUD, MN 56303
4695909 EDI: JEFFERSONCAP.COM Feb 15 2020 00:28:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
4695909 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 14 2020 19:29:37 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
4643857 +E-mail/Text: BKRMailOPS@weltman.com Feb 14 2020 19:29:27 KAY JEWELERS, 375 GHENT ROAD,
AKRON, OH 44333-4600
4643861 EDI: AGFINANCE.COM Feb 15 2020 00:28:00 ONEMAIN FINANCIAL ATTN: BK NOTICES, PO BOX 6042,
SIOUX FALLS, SD 57117-6042
4699992 EDI: AGFINANCE.COM Feb 15 2020 00:28:00 OneMain Financial Issuance Trust 2014-1,
P.O. Box 6042, sioux falls, SD 57117-6042
4643862 EDI: PRA.COM Feb 15 2020 00:28:00 PORTFOLIO RECOVERY ASSOCIATES LLC, 120 CORPORATE BLVD,
NORFOLK, VA 23502

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4697616 EDI: PRA.COM Feb 15 2020 00:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

4698936 EDI: PRA.COM Feb 15 2020 00:28:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541

4643864 +E-mail/Text: bankruptcynotices@psecu.com Feb 14 2020 19:29:44 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013

4684255 +E-mail/Text: recovery@paypal.com Feb 14 2020 19:29:19 PayPal Inc, Po Box 45950,
Omaha, NE 68145-0950

4643865 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 14 2020 19:29:39
QUICKEN LOANS MORTGAGE SERVICES, 635 WOODWARD AVENUE, DETROIT, MI 48226-3408

4661659 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 14 2020 19:29:39 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408

4643867 EDI: RMSC.COM Feb 15 2020 00:28:00 SYNCB/HHGREG, PO BOX 965061, ORLANDO, FL 32896-5061

4643868 +EDI: RMSC.COM Feb 15 2020 00:28:00 SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001

4643869 +EDI: RMSC.COM Feb 15 2020 00:28:00 SYNCB/SAM'S, PO BOX 965005, ORLANDO, FL 32896-5005

4643870 +EDI: RMSC.COM Feb 15 2020 00:28:00 SYNCB/WOLFFR, PO BOX 965036, ORLANDO, FL 32896-5036

4643871 +EDI: CITICORP.COM Feb 15 2020 00:28:00 THD/CBNA, PO BOX 6497,
SIOUX FALLS, SD 57117-6497

4643876 EDI: VERIZONCOMB.COM Feb 15 2020 00:28:00 VERIZON BANKRUPTCY DEPT,
500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225

4643877 +EDI: BLUESTEM Feb 15 2020 00:28:00 WEBBNK/FHUT, 6250 RIDGEWOOD ROAD,
SAINT CLOUD, MN 56303-0820

4643878 EDI: WFFC.COM Feb 15 2020 00:28:00 WELLS FARGO CARD SERVICES, PO BOX 14517,
DES MOINES, IA 50306-3517

4697316 +EDI: WFFC.COM Feb 15 2020 00:28:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
Des Moines, IA 50328-0001

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4649691* Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

Dorothy L Mott on behalf of Debtor 1 Adrian Maurice Carter DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com

Dorothy L Mott on behalf of Debtor 2 Brittane Nichelle Carter DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com

ECMC djwilcoxson@ecmc.org

James Warmbrodt on behalf of Creditor Quicken Loans, Inc. bkgroup@kmlawgroup.com

Joshua I Goldman on behalf of Creditor Quicken Loans, Inc. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

Kara Katherine Gendron on behalf of Debtor 1 Adrian Maurice Carter karagendronecf@gmail.com,
doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com

Kara Katherine Gendron on behalf of Debtor 2 Brittane Nichelle Carter karagendronecf@gmail.com,
doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com

Thomas I Puleo on behalf of Creditor Quicken Loans, Inc. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

William E. Craig on behalf of Creditor Nissan Motor Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Adrian Maurice Carter</u>	Social Security number or ITIN	xxx-xx-1102
	First Name Middle Name Last Name	EIN	--
Debtor 2 (Spouse, if filing)	<u>Brittane Nichelle Carter</u>	Social Security number or ITIN	xxx-xx-9255
	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-01997-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Adrian Maurice Carter
aka Adrian Maurice Carter Sr

Brittane Nichelle Carter
aka Brittane Nichel Carter, aka Britane Carter, aka Britane
Nichel Carter, fka Brittane Nichelle Ferguson, fka Brittane
Ferguson

By the
court:



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy Clerk

2/14/20

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.